

<i>SERFF Tracking Number:</i>	<i>MUTA-127836586</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>50294</i>
<i>Company Tracking Number:</i>	<i>NEIL SANDHOEFNER</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>2012 MOO PreStandardized Med Supp</i>		
<i>Project Name/Number:</i>	<i>2012 Annual Rate Filing/2012 MOO</i>		

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: 2012 MOO PreStandardized Med Supp
 SERFF Tr Num: MUTA-127836586 State: Arkansas

TOI: MS021 Individual Medicare Supplement - Pre-Standardized
 SERFF Status: Closed-Approved- Closed State Tr Num: 50294

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized
 Co Tr Num: NEIL SANDHOEFNER State Status: Approved-Closed

Filing Type: Rate

Author: Neil Sandhoefner

Date Submitted: 11/18/2011

Reviewer(s): Stephanie Fowler

Disposition Date: 11/22/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 03/01/2012

Implementation Date:

State Filing Description:

General Information

Project Name: 2012 Annual Rate Filing
 Project Number: 2012 MOO
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: A filing will be submitted to Nebraska, our state of domicile, in the near future.

Explanation for Combination/Other:

Submission Type: Resubmission

Individual Market Type:

Filing Status Changed: 11/22/2011

State Status Changed: 11/22/2011

Created By: Neil Sandhoefner

Corresponding Filing Tracking Number:

Filing Description:

2012 PreStandardized Medicare Supplement Annual Loss Ratio and Rate Adjustment Filing

Market Type: Individual

Previous Filing Number: MUTA-127772559

Overall Rate Impact:

Deemer Date:

Submitted By: Neil Sandhoefner

This filing demonstrates loss ratio compliance and requests to maintain the rates at the current rate level.

SERFF Tracking Number: MUTA-127836586 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 50294
Company Tracking Number: NEIL SANDHOEFNER
TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-
Standardized Standardized
Product Name: 2012 MOO PreStandardized Med Supp
Project Name/Number: 2012 Annual Rate Filing/2012 MOO

Company and Contact

Filing Contact Information

Neil Sandhoefner, Senior Product and Advertising Compliance Analyst
Mutual of Omaha Plaza
Omaha, NE 68175
neil.sandhoefner@mutualofomaha.com
402-351-6969 [Phone]
402-351-5298 [FAX]

Filing Company Information

Mutual of Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
(402) 351-2304 ext. [Phone]
CoCode: 71412
Group Code: 261
Group Name:
FEIN Number: 47-0246511
State of Domicile: Nebraska
Company Type: Health Insurance
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	11/18/2011	53892284

SERFF Tracking Number:	MUTA-127836586	State:	Arkansas
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TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	2012 MOO PreStandardized Med Supp		
Project Name/Number:	2012 Annual Rate Filing/2012 MOO		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/22/2011	11/22/2011

SERFF Tracking Number:	MUTA-127836586	State:	Arkansas
Filing Company:	Mutual of Omaha Insurance Company	State Tracking Number:	50294
Company Tracking Number:	NEIL SANDHOEFNER		
TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	2012 MOO PreStandardized Med Supp		
Project Name/Number:	2012 Annual Rate Filing/2012 MOO		

Disposition

Disposition Date: 11/22/2011

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing. No increase was requested.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Mutual of Omaha Insurance Company	0.000%	0.000%	\$0	7	\$29,073	0.000%	0.000%

<i>SERFF Tracking Number:</i>	<i>MUTA-127836586</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>50294</i>
<i>Company Tracking Number:</i>	<i>NEIL SANDHOEFNER</i>		
<i>TOI:</i>	<i>MS02I Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02I.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>2012 MOO PreStandardized Med Supp</i>		
<i>Project Name/Number:</i>	<i>2012 Annual Rate Filing/2012 MOO</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	2012 Rates	Approved	Yes

SERFF Tracking Number:	MUTA-127836586	State:	Arkansas
Filing Company:	Mutual of Omaha Insurance Company	State Tracking Number:	50294
Company Tracking Number:	NEIL SANDHOEFNER		
TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	2012 MOO PreStandardized Med Supp		
Project Name/Number:	2012 Annual Rate Filing/2012 MOO		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	03/01/2011
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Mutual of Omaha Insurance Company	0.000%	0.000%	\$0	7	\$29,073	0.000%	0.000%

SERFF Tracking Number:	MUTA-127836586	State:	Arkansas
Filing Company:	Mutual of Omaha Insurance Company	State Tracking Number:	50294
Company Tracking Number:	NEIL SANDHOEFNER		
TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 11/22/2011	2012 Rates	H66, M101, M115, M133, M156, M3, M4, M6, MD42, 32CMO, 59CMO, 3562M, 3563M, 3564M, 3565M, 24310, 24311	Revised	Previous State Filing Number: Percent Rate Change Request:	AR Rates 2012.pdf AR Rate Summary.pdf

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form 32CMO - ARKANSAS

11/18/2011

UNISEX

AGE

All Ages 970.53

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Rider Form 3562 - ARKANSAS
When Attached to Policy Form 50VB**

11/18/2011

UNISEX

AGE

All Ages 248.91

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Rider Form 3563 - ARKANSAS
When Attached to Policy Form 50VB**

11/18/2011

UNISEX

AGE

All Ages 270.18

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Rider Form 3564 - ARKANSAS
When Attached to Policy Form 51VB**

11/18/2011

UNISEX

AGE

All Ages 248.91

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Rider Form 3565 - ARKANSAS
When Attached to Policy Form 51VB**

11/18/2011

UNISEX

AGE

All Ages 270.18

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form 59CMO - ARKANSAS**

11/18/2011

UNISEX

AGE

All Ages 529.31

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form ATMSB - ARKANSAS

11/18/2011

UNISEX

ISSUE AGE	
65 - 69	157.25
70 - 74	157.25
75 - 79	157.25
80 - 84	157.25

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form ATMSE - ARKANSAS

11/18/2011

UNISEX

ISSUE AGE	
65 - 69	593.91
70 - 74	593.91
75 - 79	593.91
80 - 84	593.91

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form H66 - ARKANSAS

11/18/2011

UNISEX

ATTAINED
AGE

65 & Over 787.40

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form M101 - ARKANSAS

11/18/2011

UNISEX

ATTAINED
AGE

65 & Over 288.83

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form M115 - ARKANSAS

11/18/2011

UNISEX

ATTAINED
AGE

65 & Over 285.65

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form M133 - ARKANSAS

11/18/2011

UNISEX

ATTAINED
AGE

65 & Over 285.74

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form M156 - ARKANSAS

11/18/2011

UNISEX

ATTAINED
AGE

65 & Over 280.43

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form M3 - ARKANSAS

11/18/2011

UNISEX

ATTAINED
AGE

65 & Over 821.52

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form M4 - ARKANSAS

11/18/2011

UNISEX

ATTAINED
AGE

65 & Over 568.35

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form M6 - ARKANSAS

11/18/2011

UNISEX

ATTAINED
AGE

65 & Over 388.83

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

Mutual of Omaha Insurance Company
Schedule of MONTHLY Base Rates
For Policy Form MD42 - ARKANSAS

11/18/2011

UNISEX

AGE

All Ages 311.40

TO OBTAIN QUARTERLY, SEMIANNUAL, AND ANNUAL PREMIUMS, MULTIPLY THE ABOVE QUOTED PREMIUMS BY 3, 6, AND 12 RESPECTIVELY. FOR REGULAR POLICY ISSUES THAT ARE ON A MONTHLY PREMIUM PAYING BASIS, ADD \$2.00 TO THE TOTAL PREMIUM FOR THE POLICY AND ALL ATTACHED RIDERS. THE MONTHLY PREMIUMS FOR BANK SERVICE PLAN AND PAYROLL DEDUCTION ISSUES ARE THE PREMIUMS LISTED ABOVE.

**MUTUAL OF OMAHA INSURANCE COMPANY
PRE-STANDARDIZED MEDICARE SUPPLEMENT
ARKANSAS**

<u>FORM</u>	<u>DATE</u>	<u>APPROVED</u>	<u>REVISED RATE SCHEDULE</u>	
H66	08/30/1982	H66	AR BASE RATE	10/25/2011 0009
M101	09/19/1985	M101	AR BASE RATE	10/25/2011 0009
M115	12/05/1988	M115	AR BASE RATE	10/25/2011 0009
M133	12/05/1988	M133	AR BASE RATE	10/25/2011 0009
M156	05/07/1990	M156	AR BASE RATE	10/25/2011 0009
M3	06/08/1982	M3	AR BASE RATE	10/25/2011 0009
M4	02/13/1985	M4	AR BASE RATE	10/25/2011 0009
M6	06/08/1982	M6	AR BASE RATE	10/25/2011 0009
32CMO	05/21/1981	32CMO	AR BASE RATE	10/25/2011 0009
3562M (50VB)	09/25/1975	3562M (50VB)	AR BASE RATE	10/25/2011 0009
3563M (50VB)	09/25/1975	3563M (50VB)	AR BASE RATE	10/25/2011 0009
3564M (51VB)	09/25/1975	3564M (51VB)	AR BASE RATE	10/25/2011 0009
3565M (51VB)	09/25/1975	3565M (51VB)	AR BASE RATE	10/25/2011 0009
59CMO	05/21/1981	59CMO	AR BASE RATE	10/25/2011 0009
ATMSB	03/13/1986	ATMSB	AR BASE RATE	10/25/2011 00010
ATMSE	03/13/1986	ATMSE	AR BASE RATE	10/25/2011 00010
MD42	11/10/1986	MD42	AR BASE RATE	10/25/2011 0009